Shalom!
A JOURNAL FOR THE PRACTICE OF RECONCILIATION
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Money Matters

Money is a tough topic. Regardless of our personal experience, we know how money issues often create conflicts in marriage and family life. As Christians who are part of a church that relies on the voluntary contributions of its members for funding, we know that "money matters" often cause tension there too.

My first memory of money matters goes back to when I was seven years old and our family had just returned from furlough to Southern Rhodesia (now Zimbabwe). I overheard my parents talking about their financial problems. I had saved a few dollars and offered what I had to help them. I don't remember whether they accepted my money (I kind of doubt it), but I remember the anxiety I felt. Six years later we left Africa and began our new life in Pennsylvania. My father had tried to prepare for his post-missionary career while we were still in Africa, but his plans took a lot longer to work out than he had hoped. It was not easy for a middle-aged man to find a job and he struggled for several years until he found work that was both meaningful for him and paid the bills. During those difficult years, I was very aware of the financial stresses in our home. We were never really desperate, thanks to the frugality and resourcefulness of my parents, not to mention their strong commitment to tithing regardless of their circumstances, but the anxiety that comes from being on the edge financially has stayed with me all these years.

Now, ongoing job insecurity, my husband's retirement and my own impending retirement within the next few years plus the worldwide economic downturn have converged to stir up those old feelings of financial stress. It's not like we are anywhere close to where my family was in those first years after returning from Africa or where my husband and I were in the early days of our marriage soon after the birth of our first child when just paying the rent was a challenge. Our home mortgage is paid off, we have no debt and we didn't lose nearly as much of our retirement portfolio as some people did when the stock market took its dive last year. We live very comfortably by most people's standards and are clearly very rich compared to many people around the world. Nonetheless, it's easy to wonder whether we'll have enough to take care of ourselves as we age.

Many churches and nonprofit organizations have been hit hard by the current economic recession and are having difficulty meeting their budgets. According to Wikipedia, "only three percent of American adults donate 10 percent or more of their income to churches and only six percent of those who self-identified as born-again Christians tithed." We can be thankful that the Brethren in Christ Church is well above the national average; according to the 2006 Church Member Profile, almost 70 percent of Brethren in Christ people give at least 10 percent of their income to the church and other charities.

No matter how much we give, the Bible encourages us to be wise stewards of what God has entrusted to us (see the parable of talents as just one example) and reach out generously with our resources, including our money, to those in need (see the example of the Macedonian Christians in 2 Corinthians 8 and 9). Wise use of resources and generosity are timeless principles in this time of economic uncertainty. This edition of *Shalom!* focuses primarily on being wise about our financial resources and implicitly encourages generosity with those resources.

Harriet S. Bicksler, editor

THIS ISSUE OF *SHALOM!*

Brethren in Christ Resources on Money and Stewardship

- *What's It All About?* — a stewardship curriculum available free of charge
  » BIC-CHURCH.ORG/MINISTRIES/WIAA
- Fall 2008 edition of *In Part*
  » BIC-CHURCH.ORG/INPART/2008FALL/
- The Brethren in Christ Foundation
  » BICFOUNDATION.ORG

Exploding Myths about Work, Play, Money and Stuff

by Stephen Lane

Many people try to "have it all" and others dream of what it might be like. Immanuel Kant wrote, "Give a man everything he wants and at that moment, everything will not be everything." The chase for fulfillment has endured through every generation. Many attempt to find happiness through love, sex, work, money, recreation or belongings. God's people feel the culture's pull; the chase entices us too. What should we do? This article seeks to identify myths related to four of these areas—work, play, money and stuff—and offer biblical input about how God's people might relate to them. Various biblical texts could be used in such efforts but this article will largely focus on Ecclesiastes along with a closing connection to Philippians.

Myths about Work

When it comes to work some exalt it as an ultimate ideal while others envision the panacea of a life without it. Our culture perpetuates many myths about work and they might influence our thinking. Here are five myths about work:

- Our value comes from our title and position.
- Our worth comes from how much we earn.
- Work gives life meaning. (Note how this differs from "Our work is meaningful.")
- Contentment comes from having the "right" job.
- Work is a curse we should try to escape.

Scripture claims our value comes from being made in God's image. Jesus' death on our behalf reminds us of how God values us as well. If the statements above indeed are myths then how should we approach work? To offer some ideas on this we will now turn to Ecclesiastes.

Understanding Ecclesiastes

When reading Ecclesiastes we must always keep verse 1:2 in mind, "Everything is meaningless." This serves as a foil, or the opposite of the truth. The foil sets up the actual point found later in the book. When we read through this slightly cynical approach to life the book offers we must always let those words ring in our ears: *"Meaningless, meaningless, everything is meaningless."* Though this perspective seems to offer little or no hope, Ecclesiastes does offer some wisdom about life, as meaningless as it might be. The next sections will look for some such wisdom in the fifth chapter of this unique book where we find statements like this one: *"The sleep of a laborer is sweet, whether he eats little or much..." (5:12).*

Day laborers in the Ancient Near East could not accumulate much wealth but their calling offered one great benefit: sleep. Exhausted at the end of the day the pillow was a welcome sight. (No, they did not actually have pillows but you get the idea.) Further, the laborer had less to worry about. How much money could they lose with Bernie Madoff? Zero! The next half of the verse points out the opposite: *". . . but the abundance of a rich man permits him no sleep" (5:12).*

Worry and restlessness follow wealth and responsibility. The one with a large paycheck or net-worth has much to lose. At the same time, notice how the text does not condemn positions or wealth. It simply describes them. In fact, 5:19 goes on to say, *". . . when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be* ***happy in his work****—this is a gift of God"(5:12).*

Do you enjoy your work sometimes? Be thankful! Just remember—this too is meaningless. Hungarian psychology professor Mihaly Csikszentmihalyi said, "Unless a person takes charge of them, both work and free time are likely to be disappointing." This leads to the next theme.

Myths about Play

Few people feel like they have piles of extra money or tons of discretionary time. At

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the same time imagine what an 1860 pioneer might think of our lifestyles today. Individuals enjoy different activities but all of them take time and many cost money. Just as some people exalt work to the highest ideal, "living for the weekend" probably influences our culture even more. Christians sometimes even develop myths of our own like the last two on this list. Here are four myths about play:

- We are born to have fun.
- Recreation offers fulfillment.
- Having fun is "worldly."
- God does not want his people to enjoy recreation.

Play and Ecclesiastes

Ecclesiastes 5 offers these reflections, *"Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him—for this is his lot"(v.18).* This text offers a balanced approach to work and play and says it is good to enjoy life if you can. Some satisfaction can certainly come from recreation. We cannot forget, however, that this text does not stand alone. Recreation can be part of life, but let us not forget the foil. *Meaningless, meaningless, everything is meaningless!* To chase fulfillment through fun and enjoyment leads to dismay and disappointment. God created us for something more.

Myths about Money

Most work results in remuneration and as mentioned above much recreation carries a financial cost. The topic of money deserves a section all its own. Stewardship author and speaker Dick Towner addresses some of these myths in his material:

- More will satisfy us.
- More money will eliminate stress.
- Our value as people relates to our net worth.
- Money is a sign of God's blessing.
- Money is the root of all evil.

The first three money myths pack tremendous power in our culture. They drive some people to become workaholics and others to despair. "More money" seems to promise a stress-free, peaceful life, but that assurance is bankrupt. Focus on net-worth distracts what God values most.

The last two myths have their problems as well. To equate finances with God's blessing twists into the dangerous prosperity gospel, and the last one comes from an inaccurate reading of Scripture where it says, *"The love of money is a root of all kinds of evil" (1 Timothy 6:10).*

Money Myths and Ecclesiastes

Many of the myths mentioned above relate directly to this same chapter in Ecclesiastes where it says, *"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless"(5:10).*

How does this text explode money myths? It points out a reality of the human condition. To have more can make us want more. Wealth never satisfies. Plus, it is meaningless anyway. The writer goes on to say, *"I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him" (5:13-14).*

Interestingly the text grieves both harmful hoarding and also tragic loss. It honors the idea of inheritance even as verse 10 warns that wealth never satisfies. Benjamin Franklin wrote, "Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of filling a vacuum, it makes one." The desire to have more money can become more than an endless, empty search. Dick Towner writes, "For most people money is the chief rival god." Another stewardship author, Mark Vincent, writes, "Money has a god-like power." Money serves as a god of this age and calls out for our allegiance. God's people must heed and hear a higher call. Ron Sider writes in *The Scandal of the Evangelical Conscience*, "How can we persuade our people to forsake this idol? Again it must start with biblical teaching and preaching: not one evangelical pastor in ten comes even close to talking as much about the poor as the Bible does."

Myths about Stuff

We did not need Ecclesiastes to tell us money is meaningless because by itself currency cannot help us much. Its power lies in what it represents and its power to purchase products and services. This leads us to the following myths about stuff:

- More is better and offers fulfillment.
- Things bring happiness.
- Our belongings define us (such as jewelry, clothing, vehicles, houses, pets, purses, toys, tools, technology, etc.)
- God gets mad at us when we enjoy material possessions.

The first of these myths sounds like the section about money. More never satisfies. To call "things bring happiness" a myth is tricky. Most people (if we are honest) will admit a certain happiness that comes along with buying something new. Author Richard Swenson wrote, "People are temporarily pleased with their external purchases, but chronically unhappy with their emptiness." Purchases fail to offer lasting joy. Indiana professor Conrad Cherry points out the influence of the third one, "Americans form their identities by taking clues from their peers, from their power to buy things, and their attainment of social status." We would do well to define ourselves by our faith and acts of service instead.

Stuff and Ecclesiastes

Ecclesiastes 5:12, mentioned earlier, addresses the last of these myths: *". . . when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God"(5:12).* The chapter offers additional wisdom on this subject such as, *"As goods increase, so do those who consume them" (5:11).* This truth points out a sometimes painful reality. The more belongings we own the more we have to maintain. Expensive items carry higher costs. The more we have the more bills seem to appear. The text goes on to say, *"And what benefit are they to the owner except to feast his eyes on them?" (5:11).*

Do you ever get too busy to enjoy what you have? Someone shared the same sentiment many centuries ago!

Verse 15 expresses a well-known theme: *"Everyone comes naked from their mother's womb, and as everyone comes, so they depart. They take nothing from their toil that they can carry in their hands" (5:15)*. We can quickly forget the temporary nature of belongings, and the cost of consumption can cause significant financial stress. Actor Will Smith said, "We buy stuff we don't need with money we don't have to impress people we don't even like." When did this phenomenon appear? Long ago, according to Cyprian, bishop of Carthage, who died a martyr in 248. His ideas have similarities, "Their property held them in chains. They think of themselves as owners; whereas it is they rather who are owned. Enslaved as they are to their own property, they are not the masters of their money but its slaves."

Ecclesiastes 5 reminds us how having more can make us want more. Material things can complicate our lives. At the same time the chapter does not condemn money or belongings; it even allows room to enjoy them. It also honors work. These themes all fall in the shadow of the overarching theme of the book, however. Work, play, money and stuff are all ultimately meaningless. When we read Ecclesiastes we must also keep the end in mind. Ecclesiastes 12:13 says, *". . . here is the conclusion of the matter: Fear God and keep his commandments, for this is the whole duty of man."* In other words, everything is meaningless **unless we know God**. Meaning and fulfillment come from knowing God, they do not come from *work, play, money or stuff*. God wants our ultimate allegiance, and we must take care not to allow work, play, money or stuff to become idols in our lives.

Ecclesiastes and Philippians

Benjamin Franklin wrote, "Who is rich? He that is content. Who is that? Nobody." Ecclesiastes describes a search for meaning and this relates to the theme of contentment found in Philippians. Contentment is not a normal human condition. Writer George Bernard Shaw said, "There are two sources of unhappiness in life. One is not getting what you want; the other is getting it." The book of Philippians sounds much different. Paul wrote, *". . . I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength" (4:11-13).*

What secret did he find? Earlier he wrote, *"For to me, to live is Christ and to die is gain" (1:21)* and, *". . . whatever was to my profit I now consider loss for the sake of Christ. I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord for whose sake I have lost all things" (3:7-8).* The secret seems to be Christ; in Christ Paul found contentment. Centuries later theologian Thomas A 'Kempis wrote, "Learn now to die to the world, that thou may then begin to live with Christ." Work, play, money and stuff all fade. Faith in Christ endures forever and offers the secret to contentment.

Corrie Ten Boom offered a powerful perspective that relates to the myths about work, play, money and stuff. She found it difficult in some ways to assimilate to "normal life" after the Nazis held her captive during World War II. She wrote, "Because I had lived so close to death, looking it in the face day after day, I often felt like a stranger among my own people-many of whom looked upon money, honor of men, and success as the important issues of life. Standing in front of a crematorium, knowing that any day could be your day, gives one a different perspective on life." Work, play, money and stuff all fade away one day. The so-called "good life" comes at great cost, and that cost exceeds any pecuniary price tag. Life's purpose is greater. As God's people let us seek contentment in Christ, and live it out through lives of service and sacrifice. Live for Christ. Die to the world. Find contentment.

Steve Lane *is senior pastor of the Elizabethtown (PA) Brethren in Christ Church. He was one of the presenters for the 2008 denominational Impact Course on "Surprised by Freedom: The Life You Wanted But Could Never Afford."*

Editor's Notes

In 2010, we celebrate the 30th anniversary of the first issue of the "Peace and Justice Newsletter," the forerunner to *Shalom!* 2010 is also the 25th anniversary of Shalom! in its present format of focusing on a single topic each quarter. During the year, we'll be reprinting excerpts of articles from those 30 years.

If you or someone you know would like to write on any of the projected topics in the list below, or you would like to share how *Shalom!* has been helpful to you in the past, please contact the editor.

PROJECTED *SHALOM!* TOPICS FOR 2010

WINTER: "Health Care for All"

SPRING: "Heroes" (biblical/historical/contemporary; who wants to be a hero? who needs a hero?)

SUMMER: "Human Trafficking and Exploitation" (modern-day slavery, prostitution, pornography)

FALL: "Movies"

An Alternative to Food Drives

by Lester Fretz

With the millions of hungry and starving people around the world, it certainly behooves those who have resources not only to share generously and graciously but also share efficiently, effectively and economically. Not only are third world people in dire need of food, but with the current downturn in the economy, many in our neighborhoods find it necessary to receive help with their food budget.

Although there are many individuals who appreciate the opportunity to share tangibly through food drives, I believe there is a much better avenue of giving than simply donating a tin of food or bag of groceries. Food drives have many disadvantages:

1. Food drives may elicit stale, outdated or unwanted food from someone's pantry shelf. This diminishes the value of the food and causes extra work for the volunteers who sort.
2. Donations tend to be high carbohydrate foods, such as pasta, beans, rice, cereals, pop corn, etc., and lack much-needed and welcomed protein.
3. It is not practical and virtually impossible to give fresh meat or vegetables.
4. Food drives are work-intensive; they require collection, sorting, storing and distributing.
5. Donated items may not be exactly the items needed by the charity for distribution.
6. There is a limited shelf life to food stuffs.
7. A limited selection of food stuffs may be demeaning for the recipient.
8. Food drives often receive insufficient donations to meet the charity's needs.
9. There is no tax provision for giving food stuffs as gifts in kind (in Canada).
10. Recipients of food-drive donations are forced to take unwanted items in an attempt to barter them with other needy people for something else.
11. Transportation costs, especially in moving goods to a third world country, are much greater than transferring funds.
12. Shipping food into a given area may deprive someone of employment who could have otherwise produced it.

What's a practical alternative to giving tangible items to a food drive? The answer: Give money! For hundreds of years, people in developed countries have found that using money is far more advantageous than the barter system. Cash is the easiest and most efficient way of moving goods or services from one place to another. Currency has an infinite "shelf life."

If a charity that dispenses food from food drives could receive cash instead of actual groceries, it would greatly reduce their work load. Food banks could use the money to purchase the needed items by the case, skid or truckload at a wholesale rate. Storage would be simplified with items coming in uniform shipping containers rather than individual packages.

Items could be purchased by the charity in keeping with clients' needs and tastes. Nutritious frozen foods, fresh fruits, vegetables and meat could become part of the available grocery items. For the recipients of these broader available items, it would be far more nourishing as well as uplifting.

A charity which is blessed with cash rather than actual food is then in the position where it can purchase food vouchers from chain stores at a discounted price. Thus, $100 worth of grocery vouchers may only cost the charity $75-$80 making the gift go even farther. Food vouchers also have the ability to ensure that only food will be purchased.

When a donor gives cash to a registered charity, he or she maximizes the gift in two ways. First of all, it allows the charity to purchase at a wholesale rate and receive much more food than would have been received through a food drive. Secondly, the gift is eligible for a tax credit to the donor if the organization is registered charity. Thus a gift of $10 has a net cost to the donor of roughly half or two thirds of the gift.

Consider the economics of the above. If 100 families each spent $15 to purchase items for a food drive, a total of $1,500 would be expended. By giving the after-tax equivalent to a registered charity, the charity would likely receive $2,500 or more. This would enable the charity to purchase double the amount of food as would have been given originally.

In summary, the advantages of giving cash vs. sponsoring food drives are:

1. Significantly more food can be provided to the needy by the charity if it receives cash vs. food stuffs.
2. Recipients can receive much more nutritious food.
3. No unwanted food is received by the charity.
4. Recipients will have a better self image.
5. In essence, through tax credits to the donor, the government is participating.
6. Warehousing, sorting, distribution costs and food spoilage are eliminated.

I acknowledge that children can more easily understand giving a tangible item rather than money. Giving cash is a good opportunity for parents to help children understand the value of money. Have them count the number of potato chips in a package then calculate the cost of one chip. By referring to an MCC project chart, they can be shown the equivalent amount of food or medicine which one chip would provide to a child in Haiti.

For the Christian who opposes war and prefers to see some tax dollars go to helping the needy rather than war efforts, the above suggestion automatically brings government support to the charity through the tax relief on the donation made to a registered charity.

I like to see the government partner with my giving to the needy! I like to see my donated dollar be maximized by the charity and be a bigger blessing to the recipient. I want the recipient to be able visit a supermarket to purchase wholesome food rather than have to "shop" at a food bank or visit the food bank which is somewhat demeaning and discouraging.

***Lester Fretz** has served the denomination for many years, especially in the area of stewardship. He and his wife Mary are retired and live in Ontario where they attend the Wainfleet Brethren in Christ Church.*

What Students Need to Know About Debt

by Cherry France

Josh graduated near the top of his class in high school in 2007. He was admitted to a small Christian liberal arts school where he planned to major in business. To finance his education he obtained a government subsidized Stafford loan and a private bank loan. When he arrived at campus for orientation he was offered several credit cards. He accepted two, which he used to buy a computer and books. Later he used the cards to purchase gas for his car and for meals when he was away from campus. Josh made monthly payments on his credit cards, but rarely paid more than the minimum. Occasionally he incurred a late fee when his parent's check from home did not arrive on time.

By the end of Josh's sophomore year the balance on his two cards had risen to $3200. When he returned for his junior year, Josh discovered that due to the financial downturn, his bank was no longer making private educational loans. When he was unable to obtain a private loan from another bank, Josh used his credit card to pay the balance of his tuition costs for the year. Although he graduated with honors, Josh took away from college not only his bachelor's degree, but also $21,000 in student loan debt and $7,400 in credit card debt.

Is Josh's situation unusual? Not really. In a recent study by SallieMae, one of the country's largest education lenders, half of all college students have four or more credit cards. Sallie Mae also reported that the average balance carried by undergraduate students in 2008 was $3,173 and that 22 percent of these students had balances of between $3,000 and $7,000. Ninety-two percent of undergraduate credit cardholders used credit cards to purchase textbooks and other educational supplies and 30 percent used their credit cards to pay tuition.

Although students usually incur debt to meet important needs, such as furthering their educations, they also use credit for discretionary purchases such as restaurant meals, clothing and cosmetics. Extensive use of credit cards often leads to financial trouble. Most students lack the financial resources to pay off their bills in full each month. As a consequence, 82 percent of college cardholders incur finance charges by carrying a monthly balance. When you carry a balance on a credit card you pay more for everything you charge. For example, if you make only the minimum payment every month on a $2000 balance at a 19 percent interest rate it will take you 118 months to pay the bill in full, and you will be paying $3,217 for $2,000 worth of goods and services. Paying interest on purchases that appreciate in value or that help you obtain a significant goal like a college degree makes sense. Paying interest on trivial purchases does not.

Students who do not go to college but who immediately enter the work force after graduation face similar challenges. Many are managing their finances for the first time equipped with little or no financial management skills. In some ways they are more vulnerable to abusing credit because they are bringing home a pay check. These young workers are paying rent, utilities and other expenses that they may have taken for granted when their parents paid the bills. Landing your first full time job creates a strong temptation to purchase a new car or other big ticket items. These obligations often are undertaken without sufficient analysis of whether there is sufficient net income to pay monthly expenses and take on new debt.

So what can be done to help high school graduates and college students to become better money managers? Several years ago, a group of bankruptcy judges became alarmed at the rising number of young persons who were filing for bankruptcy and who lacked even the most basic understanding of personal finance. This concern gave birth to the Credit Abuse Resistance Education (CARE) Program. Through the CARE program bankruptcy judges and lawyers have worked promote financial education in high schools and college. The CARE Program maintains a website on financial literacy, provides speakers to schools and colleges, and coordinates efforts to develop financial education programs at the local and state level.

What does a student need to know to be financially literate? The first step toward financial literacy is to understand your financial resources and to establish priorities for expenditures. Learning to separate "needs" from "wants" is critical. Other tips to promote successful financial management for students and other young adults are:

- Create a budget and track expenditures.
- Open a savings account and add to it regularly.
- Use cash or a debit card for non-emergency spending unless you are certain you can pay off a credit card within the grace period.
- If you have trouble managing money, but need plastic for convenience, consider a preloaded credit card (watch out for reloading and transactions fees).
- Minimize student loan debt.
- Pay debt off as quickly as possible—try to pay off credit card debt in full each month and always make the minimum payment.
- Shop for a credit card with the best terms for you – www.creditcards.com.
- Pay debt on time – late payments lead to costly fees and hurt your credit score.
- Get your free credit report at least once a year at www.annualcreditreport.com
- Before you apply for a loan get your credit score from www.myfico.com.
- Become financially literate—there are many great free resources on the web. Some good places to start are: econ4u.org, financialplan.about.com, moneysbestfriend.org, careprogram.us.

As Christians we believe that God is the source of all that we have. We are commanded to "strive first for the kingdom of God and his righteousness" and blessing in life will follow (Matt. 6:33). It is difficult for Christians to live generously if they are carrying a heavy burden of debt. Financial literacy enables Christians to be better stewards of our God-given resources.

(continued on page 10)

Twenty-Somethings Talk About Giving and Tithing

by Meadow Piepho

My years as a 20-something have just recently come to an end. Those chaotic years were marked with college graduation, marriage, a move to California, a job hunt, my husband's job loss, a move back to Kansas, church planting, three job changes, and caring for three toddlers.

The whirlwind of my 20s is nothing unusual. People in their 20s move constantly, looking for a better apartment, better job, buying a home. And, it was no surprise to discover that 20-somethings change jobs every 18 months (The Bureau of Labor Statistics). The average marrying age is 27.7 for men and 25.6 for women (says Wikipedia.com). And, the average childbirth age for women is 25 (according to ABC News).

People in their 20s have a lot going on. Major life-changes will most definitely affect church attendance and church giving. I've seen it first-hand at the church my husband pastors, Revolution Church in Salina, Kansas. About 70 percent of our congregation are 20-somethings. From my own personal experiences, from an e-survey I conducted and from observing my church friends, I've come up with several insights on 20-somethings and tithing.

20-somethings have a hard time committing to a church.

The life-changes that 20-somethings encounter also make committing to a church difficult. If a person isn't committed to a church body, their giving isn't "committed" either.

George Barna (church statistics guru) agrees with this: "Not surprisingly, we learned that people whose lives are relatively stable are more likely to donate to a church. Adults who experience relatively minimal change in their lives are considerably more likely to provide-and continue to provide-financial support to a church."

However, the instability and changes of the 20s aren't always the reasons for not committing. "I didn't understand the idea of membership, it seemed like joining a country club," says Jennifer Frey, a 29-year-old attendee of Revolution Church. "I was resolved that I was never going to join a church because I didn't see it as important. And that definitely affected my giving and serving in the church."

Frey's perception has since changed, but her previous attitude is not unusual among the 20-somethings I encounter.

20-somethings can sometimes forget to give, or they choose not to.

Budgeting was an alien concept to me until I was past my mid-20s. And, remembering to bring my checkbook, or the decided upon money to church has always been hard. How many 20-somethings do you know who carry a checkbook? This, added to the instability of their lives and the issues with church commitment, makes giving sporadic for the average 20-something.

"Usually when I forget to tithe it has been simply because work or other activity has gotten in the way. If I am unable to attend church for several weeks, I get out of the habit of budgeting for it. Other times I think that I simply can't afford it, which I know is the wrong attitude" says 22-year-old Samuel Loy, from Revolution Church.

A responder to my e-survey thinks that distractions of this world and priority issues play a part in a lack of giving. "Most see giving to the church as an option. The things of this world for the 20-somethings (like video games) can take some astray, to others it's as much as just having a certain bill come up or something."

Barna doesn't have good news concerning the giving habits of this age segment. In his book, *How To Increase Giving In Your Church*, he states: "Baby busters, who currently range in age from the mid-teens to the early thirties, are the least likely to give. Among the adult portion of that group, just 30 percent have donated any money to a church in the past year."

20-somethings love to give.

I've painted a rather bleak picture of 20-somethings, but I truly believe that when they do give, it is out of joy. After reading the comments from the e-survey I conducted, I was so pleased to read that few were reluctant givers. Here are a handful of the responses from that survey:

"I know what is expected of me as Christian. It is to give your 'first fruits.' I actually like doing it, to tell the truth. I feel like an important part of something by giving 10 percent from every paycheck. I like to help other people out too. If friends are going on mission trips or becoming missionaries themselves, I support them. I like to be involved in building God's Kingdom."

Another 20-something says: "It is part of my commitment as a Christian, to give to the Lord. I also love to support specific causes when we can; we love to give generously when we are able. It is fun to give when people aren't expecting it."

"Because it feels good to have my money go to a place better than McDonalds! I know it is what I SHOULD do and it makes me happy to be able to do it," says a 20-year-old.

20-somethings have moments of absurd generosity.

I love to be amazed at how God works through his people. In our church, I have been surprised time and again by the generosity of the 20-somethings and the blessings that God pours out for their obedience. At the most seemingly random times, they can give extraordinarily.

Cassie Riley, 27, from Revolution Church recalls a time when she and her husband had absurd generosity. It was about five years ago, the Rileys were new Christians and had just had their first child.

"We had no money," says Riley. "At church we'd normally give $5 here or $10 there."

But during one church service, her attitude changed. "For some reason, I had decided to give everything in my pocket. We had just gotten paid, so it was a large amount," recalls Riley. "My husband and I weren't sitting together that day, so I wanted to find him right after service and tell him what I had done. I had so much joy! But, when I told him, his face was shocked. He had done the exact same thing!"

Riley says they were nervous now because they had given away all their money. They had no food or gas and the bills were due. But she and her husband also felt joyful about their decision. God had a couple surprises waiting for them after the service.

(continued on page 11)

Drop the Debt, Create a New Beginning

by Theo Sitther

FOCUS ON
MENNONITE CENTRAL COMMITTEE

The financial crisis and the ensuing global recession are affecting more people in every part of the world than ever before. Almost everyone in the United States is somehow connected to this crisis. Many of our friends, family and neighbors have lost their jobs, homes and life savings.

As the United States struggles in its efforts toward recovery, impoverished countries in Asia, Latin America and Africa are hit even harder due to economic threats that have lasted for decades. One of these threats, the debt crisis, has crippled the economies of poor countries. Debt payments prevent precious resources from being invested in essential services for the poor. Much like the current economic crisis, the international debt crisis has brought about suffering for poor people due to the decisions and policies of governments and financial institutions.

In the 1970s, U.S. and European banks were flush with petrodollars (money received by oil exporters which is then deposited into Western banks). To gain more wealth, these banks convinced developing nations to borrow large sums of money with low interest rates. These loans were given with little accountability, so the funds were often used for ineffective development projects or by corrupt government officials for personal gain. The Marcos dictatorship in the Philippines, for example, siphoned off more than $5 billion to banks in Switzerland. Creditors continued lending, despite knowledge of such activity.

In the early 1980s, the global economy began sliding into recession and interest rates began to rise. Developing nations were hit especially hard because most of the loans were borrowed at variable rates, set about 1 percent above the U.S. rate. In 1981 the U.S. rate peaked at 21.5 percent and the debt of poor countries ballooned out of control. In 1982, Mexico's finance minister announced that they could no longer make debt payments; 40 other nations soon followed suit. If these nations would have defaulted on their loans, U.S. banks such as Citibank, Chase Manhattan and others could have fallen into bankruptcy.

To prevent bankruptcies of Western banks, the International Monetary Fund (IMF) and the World Bank stepped in to restructure and reschedule loan payments, which included additional loans to repay old ones. The IMF also forced these countries into so-called Structural Adjustment Programs (SAP). Structural adjustment includes cuts in government social spending and the privatization of essential services such as health care, as well as trade liberalization and a reorientation of the economy for export, with cuts in support for local agriculture. These programs have had a devastating impact on the poor and have driven countries into deeper levels of poverty. Dr. Adabayo Adedeji of the African Centre for Development Strategy in Nigeria and a former Under Secretary General of the United Nations says, "Debt is tearing down schools, clinics and hospitals and the effects are no less devastating than war."

Since the mid 1990s, due to organized efforts by economic justice advocates, some countries have seen debt relief. In 1996, the IMF and the World Bank began the Heavily Indebted Poor Countries (HIPC) initiative, which yielded billions of dollars in debt cancellation in 1999. The HIPC program, however, also came with strings attached in the form of structural adjustment programs. Still, a major victory was achieved in 2005 when the G8 (eight of the world's wealthiest countries) agreed to provide complete debt relief for 18 additional countries that were part of the HIPC initiative.

Today, many other countries continue to suffer from the heavy burden of debt and its impact on their economies. The Jubilee USA Network, of which MCC is a member, states that the poorest countries spend about $100 million every day in debt payments. These countries, many of which are in sub-Saharan Africa, could better use this money to support domestic programs. According to Jubilee USA, "every day, 30,000 children die of easily preventable diseases due to malnutrition and lack of adequate medical care. The Jubilee vision that we find in Scripture calls us to challenge this horrible reality." Cancellation of unjust debt and reform of lending is one important way to challenge this "horrible reality."

More than 60 countries suffer from a heavy debt burden and will not reach the Millennium Development Goals (MDGs) without further cancellation. The MDGs are a strategy by the United Nations to cut poverty in half by 2015.

The Jubilee Act for Responsible Lending and Expanded Debt Cancellation calls for expanded debt cancellation without harmful economic policy conditions. It also calls for more responsible and transparent lending by creditors to avoid a new debt crisis and to move us toward a more just global economic system. The bill was passed by the House of Representatives in 2007 but failed to pass in the Senate.

At the time of writing this article, the Jubilee Act has not been reintroduced but is expected to be soon. Passing the Jubilee Act will be an important step toward economic wholeness while costing little. According to Jubilee USA, it would cost only 40 cents per U.S. resident to cancel the debt owed to the U.S. by 24 additional impoverished countries and less than one additional dollar to cancel the debts owed by these countries to the World Bank and the IMF.

Debt cancellation can help poor countries create a new beginning in a time of economic turmoil and uncertainty. This is a way toward abundant life for all.

***Theo Sitther** is a legislative association in MCC's Washington Office. This article is reprinted by permission from the Fall 2009 edition of Washington Memo. More information about MCC's efforts to promote economic justice is available online at http://washington.mcc.org/life.*

Abundance in the Midst of Scarcity

by Kirsten Grubb

"I lost my job last month; I don't know how I'm going to pay my rent." "We decided to skip our family vacation this year; we just couldn't justify spending the money." "Business is so slow; we might need to close our shop."

It is difficult to find a person that has been unaffected by the economic crisis of 2008 and 2009. The impact has been greater for some, and when those individuals and families find themselves in crisis, many turn to organizations that offer support services to those in need.

Ironically, those support services are also being affected by the economy, and many have had to cut back on or eliminate invaluable services that they had been offering to the disenfranchised.

In its 2009 survey, the Non-Profit Finance Fund states, "America's nonprofits, including the 'lifeline' organizations that many depend on for food, shelter, and other basic services, are strained to the breaking point." In its survey of 986 nonprofit leaders nationwide, it captured the financial state and particular challenges facing these organizations:

- Only 12 percent of all respondents expect to operate above break-even this year.
- Just 16 percent anticipate being able to cover their operating expenses in both 2009 and 2010.
- 31 percent don't have enough operating cash in hand to cover more that one month of expenses, and another 31 percent have less than three months' worth.
- 52 percent of respondents expect the recession to have a long-term (2+ years) or permanent negative financial effect on their organizations.
- 93 percent of non-profit organizations that provide essential services anticipate an increase in demand in 2009.

Pacific Lifeline, a Brethren in Christ ministry and long-term transitional shelter in Upland, CA, has seen a decrease in funding from individuals, churches, service groups, businesses, and grantors, as the following examples illustrate.

A pastor recently sent this letter: "I wanted to let you know that the church is struggling right now financially, which a lot of churches are these days. The board has decided to try to cut some costs which include a 10 percent cut in all salaries of the staff, but we also have to cut some costs in our support to all our missionaries. We have tried to make it as small as possible in order not to affect each family too much. We will be reducing our monthly donation to you by $25.00. I am sorry that we have to do this but we are trying to be wise with what we have right now."

A couple who had been giving to Pacific Lifeline on a monthly basis wrote, "At this point, we will need to discontinue our monthly donations. We will continue to pray for your ministry."

A local service club, which has given an annual gift to Pacific Lifeline for many years, wrote, "We are having budget problems; with the economy our rentals are down, and that is one of our chief sources of revenue. I'm sorry we cannot donate at this time."

After receiving many letters such as these, it would be easy to panic. Indeed, in Pacific Lifeline's case, the traditionally 'slim' summer months seemed overwhelmingly daunting. How would Pacific Lifeline survive?

The more pressing question, of course, is "Who does Pacific Lifeline belong to?" The answer put Pacific Lifeline's staffs' faith to the test. Pacific Lifeline belongs to God. Not a God of scarcity, mind you. We serve a God of abundance. Just as Jesus multiplied the small offering of the little boy's lunch to feed thousands, Pacific Lifeline cannot operate in the realm of scarcity – we must have faith that our God of abundance will provide.

Of course, while God promises to provide for those within his will, he also expects his children to proactively work at remaining within his plan. In Pacific Lifeline's case, a part-time executive assistant was hired, with one of her primary roles being developing and promoting fundraising events. A volunteer was asked to work on grant proposals two days a week. Pacific Lifeline's board made the decision that an annual fundraising banquet was necessary. And all development staff members are researching and applying for larger, multiple-year grants.

I can remember a director of a non-profit telling me, "I need a large sign above my desk that says, 'Money, money, money!!' I need to work at getting money!" But what is God's reason for providing for non-profits? Just to grow a bigger organization? Or will God bless an organization that has a priority of impacting its donors? God's focus is not the non-profit; his focus is his people, and preparing them for service. Therefore, while the staff of Pacific Lifeline is working diligently to make sure that expenses are covered each month, it is with God's ultimate purpose in mind – growing givers' hearts.

While Pacific Lifeline ministers to homeless women and children, it also ministers to its donors. Carmen Hall, Executive Director, recounts the following story:

"We call her Grandma Lois. She loves to bring in snack food for the resident children, Avon gifts for the resident women, and many other 'treats.' One day, she showed up at our office with snack food and juice boxes. I excitedly exclaimed that I had been concerned about what we would give the resident children during the group activities that evening. 'Lois!' I said, 'God must have whispered in your ear!' Lois turned to look solemnly into my eyes and said, 'I don't feel worthy to have God whisper to me.'"

For people like Grandma Lois, Pacific Lifeline uses the resources that God provides to serve the women and children within our care, but just as importantly, we use each gift as a way to minister to the giver.

While Pacific Lifeline increases its fundraising efforts, the foundational truth on which we operate is that God wants something deeper from us than just covering expenses. As donors give to Pacific Lifeline, they are champions of God's purpose, and it is our job to help them grow into the fullness of Christ.

Kirsten Grubb *is director of development at Pacific Lifeline in Upland, CA. Pacific Lifeline is aministry of the Brethren in Christ Church.*

What Should We Do With It All?

by Jim Smiley

While our culture bombards us with enticements for how we should spend our money, there is always the Christian stewardship model. I like to refer to contrasting viewpoints. The secular world may view it this way:

- I am the owner.
- I am responsible for my success.
- I am responsible to no one for what I do with my property.

The Christian stewardship model says:

- God is the owner; I am his steward.
- God is responsible for my success.
- God holds me responsible for what I do with his property.

So, how do we deal with this contrast? Society promotes easy credit. Acquisition of goods and services that we really don't need has perpetuated the consumerist mentality. We simply never have enough! But how much is enough?

We often want more than we have now—more money, more gadgets, better furniture, a better house, a better car, more clothes, more shoes, more stuff. And what happens when we get more? Do we have enough then? We aren't satisfied, because there are new ads for all the stuff we just bought last year that now is not good enough. It's impossible to satisfy that hunger for more, because our culture is geared to making us want more. This is consumerism, and I have heard it described as the "religion of society."

Whatever we have belongs to God. Are we taking good care of God's property? Are we sharing his property with others? Are we responsible for the care of God's property? Why are these questions important? Because all that we have and all that we are belongs to God (Psalm 24:1).

In the kind of work I am involved in with the church, I encourage people to create God-honoring legacies with what he has provided them. In this time of economic challenges, I have witnessed a shift in how people look at their finances. It seems that they are a bit more open to discussing finances now than in the past. This is probably because many people are directly affected by economic conditions with job losses, tight credit, bankruptcies, etc. But there has also been an increase in the savings rate as people are now a bit more cautious about how are they are spending their disposable income. Maybe they have enough after all.

Even though many of us would not be considered wealthy, we are still in control of some assets. So what are we called to do with those assets when we leave this world?

Estate planning is a topic that people mostly shy away from because death is associated with it. No one wants to think about death. So procrastination is the norm. In the United States, statistics show that seven out of ten adults do not have a will. That just seems incredible.

What happens to God's assets if there is no will? The laws of the state in which the person lived provide for situations when there is no will. Not having a will creates some challenges in that a court-appointed administrator will be in charge of distributing the assets according to law. In most cases, the spouse and children will receive the estate. But there are other important matters to consider in a will, such as naming a guardian for minor children or leaving a bequest to the church. If there is no will, the church will not receive a bequest since it is not part of the state's plan.

When deciding on the components of one's will, scripture provides wise counsel: "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever" (1 Tim. 5:8). I am also reminded of how the Lord provides for us: "Each one, as a good manager of God's different gifts, must use for the good of others the special gift he has received from God" (1 Pet. 4:10).

It is encouraging to know that there is an awesome God who loves us and provides for us. God will always be there to provide enough to meet our needs and enough to share. Our goal is to honor God with our decisions about money and our resources. We will leave this world with nothing. But we can each leave a God-honoring legacy.

__Jim Smiley__ is director of planned giving for the Brethren in Christ Foundation and a member of the Grantham (PA) Brethren in Christ Church. Contact him at jsmiley@bicfoundation.org for more information about estate planning.

(continued from page 6)

Long before they graduate from high school parents can nurture the values of stewardship by discussing basic financial management with their children. Learning to budget and save is a critical life skill. Studies have shown that discussions between parents and children on financial issues can positively influence credit card spending choices. Just as children learn generous giving when it is modeled by their parents, they also learn how to make wise choices about debt when they see their parents responsibly manage financial challenges and establish spending priorities guided by the principles of Christian stewardship.

__Cherry France__ is a federal bankruptcy judge in Harrisburg, PA, and attends the Grantham Brethren in Christ Church where she serves on church board. Check the Fall 2008 edition of In Part for Cherry's article, "Balanced."

MIDNIGHT MUSINGS

God Will Provide

by Jeremy Ritch

I have been married for seven years and during that time my wife and I have lived a fairly simple lifestyle. We are both in ministry full-time and we live on a very modest income; in fact we are living on far less than most married couples we know.

What has saved us from going broke is that we go without some things we want and we do not use credit. We have kept afloat by choosing not to spend money on certain things. For example, we cook our own meals instead of eating out; we shop for groceries at cheaper stores and buy generic products; we don't have cable TV in our home; we buy used cars we can afford instead of having a car payment. The only things we absolutely have to keep up on are rent, utilities and some college loans that are almost paid off.

This is not really a reason to brag because I believe we are being obedient to God. We have trusted God to provide and he has done so in many ways. Instead of going into debt, we decided to spend only what we can afford and trust that God will provide the rest. Guess what? He has! We have been blessed beyond what we could have imagined. Whether it was people giving us a car or finding good landlords who did not require a ton of money up front, God has provided. There have been times when we were panicking and on our last dollar and somehow everything worked because in that moment we just gave it over to God.

Growing up I learned this: God will provide. As Christians we have something the world doesn't—a promise that we will be taken care of. I grew up in a poor family. My mother and stepfather worked very hard and instilled that ethic in us kids. They also were very faithful Christians and relied heavily on God to get us through the dark times. Sometimes it looked like we couldn't make it but then God in his awesome timing came through and we could breathe again. My stepdad went from being an employee of his company to owner because of his hard work and strong faith. I saw my family go from near poverty to a comfortable lifestyle because of their devotion, work ethic and ability to go without certain luxuries.

Many things have stuck with me into my adult years that I learned from my family growing up. I learned to cook and enjoy it. My mom taught me to look for shopping deals. This has saved me from some serious mistakes. I leanred how to say no to myself when I want something. We learned that we couldn't always get what we wanted. However, the most important lesson I learned from my parents about living simply is to trust the Lord and know that God will come through.

I have seen God heal my family when they were sick, mend them when they were broken and bless them when they were faithful. My wife and I have seen God give us money when we needed it, food when we were hungry and even housing, cars, and jobs. I trust God, I really do. I am not always 100 percent with this trust but I am always trying to be. When the chips were down God has come through. Because of this I have learned to be obedient to God's Word and content with what I have, knowing full well he will provide the rest. I challenge you to think about that the next time you are freaking out and ready to put yourself in debt. Go to God first and see what he can do for you. Think about whether what you want so badly is really what you need right now.

As Americans we have too much. We rely so heavily on credit cards that people have been crushed by debt. Marriages are broken because people live beyond their means. Alcoholism, addiction and suicide have become ways to cope with our obsession with merchandise. Yet in the midst of this we forget who our true provider is. We look to banks, credit card companies and other sources of funding instead of the one who has promised to take care of us. Our God is a God of truth; he doesn't lie to us or scam us like the world does. He takes care of us and loves us, and he will bless us according to our needs. As a church we must set an example for the world—that in these rough economic times we can live without certain luxuries and content knowing that we serve a living God who provides his children with what they need. God is good all the time!

***Jeremy Ritch** directs Holdfast Ministries and attends the Harrisburg (PA) Brethren in Christ Church.*

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"We left the church and went out to find that someone had left us a huge box of food in our car. When we went home, we had $150 cash in an unmarked envelope in our mailbox. Then, we found out that the electric company had made a mistake on our bill, in our favor!"

This experience changed the Rileys' view on giving forever, according to Cassie. Her story is not the only one I've seen in our church. Many people in their 20s have huge hearts and small wallets.

In our church of mostly 20-somethings, it's not unusual to have one week with a $3,000 offering followed by a week with a $500 offering. In collecting money for missions, I've seen people in their 20s give way beyond the norm. I've witnessed first-hand that Baby Busters can give big when they choose to.

Conclusion

There's something difficult about giving money no matter what age you are. In my study and interactions, I've found that people in their 20s truly want to be obedient in tithing; but with busy, ever-changing situations, giving may be extra difficult. Like any discipline, it requires practice and grace!

***Meadow Piepho** is a stay-at-home-foster-mom for three precious toddlers. She also volunteers at Revolution BIC Church in Salina KS (where her husband pastors) running the HeBrews Coffeebar and singing in the worship team.*

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BOOK REVIEW

Books About Money

The following books were recommended by Steve Lane, senior pastor of the Elizabethtown (PA) congregation and author of this edition's lead article (see page 2). They deal with various money issues from a Christian perspective. The endorsements are reprinted from the book jackets.

A Christian View of Money: Celebrating God's Generosity

by Mark Vincent; Herald Press, 1997

"Anabaptists have long understood that how one lives, rather than what he or she says, is the most accurate description of what one believes. This is particularly true in the case of a Christian's use of money. The theological foundation for a Christian's view of money is so clearly stated in *A Christian View of Money*. This volume could profitably be used as a new believer's guide to faith and doctrine. Vincent refuses to bless either avarice or accumulation. Many will e challenged by his clear direction for change." Lynn Miller, Chicago, Illinois

Faith & Wealth: A History of Early Christian Ideas on the Origin, Significance, and use of Money

by Justo L. Gonzalez; HarperSanFrancisco, 1990

Ideas pertaining to economics and social order were central concerns of the early Christian church...Gonzalez examines early Christian ideas, beliefs, and teachings about the use of money, property, communal sharing, and the rights and obligations of rich and poor...it is a history of the views which Christians held on economic matters. It clearly demonstrates that the issues of economics and social justice are central theological concerns, deeply rooted in Christian doctrine and Christian tradition.

Money, Possessions and Eternity

by Randy Alcorn; Tyndale House, 1989

"Reverend Alcorn has given the twentieth-century church just what it needs—afresh mining of the biblical texts regarding money and possessions. His work is well researched, painstakingly biblically and as a result, properly radical in respect to today's church. There are not bromides here; simply the truth. I was personally convicted while reading this fine book." Dr. Kent Hughes, pastor, College Church in Wheaton, Wheaton, Illinois

How Not to Be Your Child's ATM: Prodigal Sons & Material Girls

by Nathan Dungan; John Wiley & Sons, Inc. 2003

"For harassed parents and manipulated children, Nathan Dungan's book provides a powerful protective shield. I especially appreciated his 'Share-Save-Spend' approach, with its emphasis on teaching children the importance of sharing with those less fortunate. It's a lesson that can help all of us, not only our children, live within our means and make the world a better place." John de Graaf

Using Your Money Wisely

by Larry Burkett; Moody Press, 1985

A familiar name in money matters, Larry Burkett answers such questions as—Is it wrong to be rich? What is the scriptural view of credit and borrowing? Is gambling wrong? How do you go about teaching financial responsibility to your children? How do you maintain a good, strong business ethic?

Also by Larry Burkett *Your Finances in Changing Times: The Christian Financial Concepts Series*; Moody Press, rev.ed., 1993.